

**COMBINED DECLARATION AND POWER OF ATTORNEY**

---

As a below named inventor, I hereby declare that:

My residence, post office address, and citizenship are as stated below next to my name; and

I verily believe that I am an original, first, and joint inventor of the subject matter which is claimed and for which a patent is sought on the invention entitled:

**SYSTEM AND METHOD OF AUTHORIZING  
AN ELECTRONIC COMMERCE TRANSACTION**

the specification of which:

X is attached hereto.

— was filed on \_\_\_\_\_ as Application Serial No. \_\_\_\_\_ and was amended on \_\_\_\_\_ (if applicable).

I hereby state that I have reviewed and understand the contents of the above identified specification, including the claims, as amended by any amendment referred to above.

I acknowledge the duty to disclose to the Office all information known to me to be material to the patentability of this application as defined in 37 CFR § 1.56.

I hereby claim the benefit under 35 U.S.C. § 119(e) of any previously filed United States provisional patent application(s) listed below which were filed not more than 12 months before the filing of this application, and which disclose the invention of this application in the manner provided by the first paragraph of 35 U.S.C. § 112:

**Provisional Application No.**

**Filing Date**

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

09736668-131300  
DOCKET 1000-0221

**DOCKET NO. 1000-0221**

**PATENT**

I hereby claim foreign priority benefits under 35 U.S.C. § 119 of any foreign application(s) for patent or inventor's certificate listed below and have also identified below any foreign application for patent or inventor's certificate having a filing date before that of any application on which priority is claimed:

Country	Number	Date Filed	Priority Claimed
_____	_____	_____	_____
_____	_____	_____	_____

I hereby claim the benefit under 35 U.S.C. § 120 of any United States application(s) listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States application in the manner provided by the first paragraph of 35 U.S.C. § 112, I acknowledge the duty to disclose material information as defined in 37 CFR § 1.56 which occurred between the filing date of the prior application and the national or PCT international filing date of this application:

Application Serial No.	Filing Date	Status (patented, pending)
_____	_____	_____
_____	_____	_____

I hereby appoint the following attorneys and/or agents to prosecute this application and to transact all business in the Patent and Trademark Office connected therewith: STEVEN W. SMITH, Reg. No. 36,684 and LAWRENCE R. YOUST, Reg. No. 38,795 of the firm of Smith, Danamraj & Youst, P.C., 12900 Preston Road, Suite 1200, LB 15, Dallas, Texas 75230; and STANLEY R. MOORE, Reg. No. 26,958 and GERALD T. WELCH, Reg. No. 30,332 of the firm of Jenkins & Gilchrist, 1445 Ross Avenue, Suite 3200, Dallas, Texas 75202.


Address all telephone calls and correspondence to:

Steven W. Smith  
SMITH, DANAMRAJ & YOUST, P.C.  
12900 Preston Road, Suite 1200, LB 15  
Dallas, Texas 75230-1328  
(972) 720-1202

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

1	Daniela Cheaib	<i>Cheaib Daniela</i>		12/05/2000
	<b>Full Name</b>	<b>Inventor's Signature</b>		<b>Date</b>
	11787 de Tracy Cartierville, Quebec CANADA H4J 2C1	CANADA		
	<b>Residence</b>	<b>Citizenship</b>		
	11787 de Tracy Cartierville, Quebec CANADA H4J 2C1 <b>Post Office Address</b>			

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

2	Roch Glitho			Date 12/11/2000
	<b>Full Name</b>	<b>Inventor's Signature</b>		
	6505 Fielding Montreal, Quebec CANADA H4V 1M9	CANADA		<b>Citizenship</b>
	6505 Fielding Montreal, Quebec CANADA H4V 1M9 <b>Post Office Address</b>			